



Entered on Docket
November 12, 2010

Bruce A. Markell

Hon. Bruce A. Markell
United States Bankruptcy Judge

WILDE & ASSOCIATES

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BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P.
09-77956

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

Joseph R. Esquivel, Jr. and Lori Esquivel

Debtors.

BK-S-09-29326-bam

Date: October 26, 2010
Time: 1:30 p.m.

Chapter 7

1 **ORDER DENYING DEBTORS' MOTION FOR CHANGING SECURED CREDITOR**
2 **STATUS TO UNSECURED CREDITOR STATUS**

3 THE COURT having reviewed the Debtors' Motion For Changing Secured Creditor
4 Status To Unsecured Creditor Status, the opposition filed by BAC Home Loans, Inc.,
5 (hereinafter "Secured Creditor"), together with other pleadings of record, and having entertained
6 oral argument, rules as follows:

7 IT IS ORDERED that the Debtors were discharge on September 27, 2010, and therefore,
8 do not have standing to object to the claim of Secured Creditor.

9 IT IS FURTHER ORDERED that this Court does not make any determination as to the
10 validity of Debtors' allegations against Secured Creditor.

11 IT IS FURTHER ORDERED that the Debtors' motion is denied without prejudice.

12 DATED this _____ day of _____, 2010

13 Approved/Disapproved

14 _____
15 Pro Se Debtor
16 Joseph R. Esquivel, Jr.

17 Approved/Disapproved

18 _____
19 Pro Se Debtor
20 Lori Esquivel

21 **WILDE & ASSOCIATES**

22 By: 
23 _____
24 Gregory L. Wilde, Esq.
25 Attorney for Secured Creditor
26 212 South Jones Boulevard
 Las Vegas, Nevada 89107

In accordance with Local Rule 9021, counsel submitting this document certifies that the order accurately reflects the court's ruling and that (check one):

- The court has waived the requirements set forth in LR 9021(b)(1).
- No party appeared at the hearing or filed an objection to the motion.
- I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below [list each property and whether the party has approved, disapproved, or failed to respond to the document]:

- I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.

Debtor's counsel:

- approved the form of this order disapproved the form of this order
- waived the right to review the order and/or failed to respond to the document
- appeared at the hearing, waived the right to review the order
- matter unopposed, did not appear at the hearing, waived the right to review the order

Trustee:

- approved the form of this order disapproved the form of this order
- waived the right to review the order and/or failed to respond to the document

This is a chapter 9, 11, or 15 case, and I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any trustee appointed in this case any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below.

Debtor's counsel:

- approved the form of this order disapproved the form of this order
- waived the right to review the order and/or failed to respond to the document
- appeared at the hearing, waived the right to review the order
- matter unopposed, did not appear at the hearing, waived the right to review the order

Trustee:

- approved the form of this order disapproved the form of this order
- waived the right to review the order and/or failed to respond to the document

I certify that I have served a copy of this order with the motion, and no parties appeared or filed written objection.

Submitted by:

/s/ Gregory L. Wilde, Esq.

Gregory L. Wilde, Esq.

Attorney for Secured Creditor